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## **Fiserv Sets New Standard for Electronic Billing and Payment with Addition of User-Friendly Features to Biller Direct HV™**

### **Billing organizations benefit from Fiserv's ability to deliver capabilities consumers desire**

**Brookfield, Wis., April 2, 2009** - Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that Biller Direct HV™ has been enhanced to enable billing organizations to offer their customers mobile alerts, real-time access to account information and immediate payment capabilities. A cornerstone of Fiserv's world-class hosted Electronic Billing and Payment (EBP) capabilities, Biller Direct HV can allow consumers to view and pay bills directly at the website of the company with which the consumer has a relationship. This hosted service can enable billing companies to fully integrate EBP services into their websites, retaining complete control and flexibility over the bill presentation and consumer experience, while Fiserv manages the operational complexities associated with the delivery and payment processes.

"Online bill payment transactions continue to grow at an annual rate of 22 percent, and the biller direct channel remains an extremely important component of a billing organization's electronic payments strategy," said Jennifer Roth, research director, Global Payments, TowerGroup. "Given current economic conditions, outsourcing services such as electronic billing and payment is often a smart move as it allows companies to focus on their core competencies while reducing back-office processing costs."

Fiserv is enhancing its flagship Biller Direct HV offering based on primary consumer behavior research findings and "voice of the customer" input received from biller clients. The newest version of Biller Direct HV allows for a more dynamic online billing experience, which can yield cost savings for companies as customers become comfortable using low cost online self-service activities like receiving paperless e-bills. The Biller Direct HV feature pack upgrade enriches an already extensive set of capabilities with market leading enhancements. New capabilities include:

- | Mobile alerting integrated with the biller direct website, a service that can enhance adoption of viewing and paying bills in an online environment;
- | Enriched consumer self-service experience with real-time availability of account and bill pay information - such as complete multi-channel payment history, reward points, available balance, etc. -- to ensure instant access to account information and reduce expensive calls to customer care;
- | Enhanced payment capabilities that allow consumers to immediately schedule and post payments to avoid service interruptions or late fees.

"As part of our working relationships with billing organizations, and our commitment to understanding online behaviors, we are continuously striving to improve the electronic billing and payment experience for both billers and consumers," said Adam Craig, director of product management, Biller Solutions, Fiserv. "Our analysis and experience has shown that simplifying the online experience and catering to consumers' sense of control and convenience helps drive paperless e-bill adoption."

Biller Direct HV users can further encourage paperless e-bill adoption among their customers with e-Bill Distribution from Fiserv, which allows customers to receive paperless bills at any of the [thousands of financial institution](#) websites in the Fiserv network. Companies also have access to a team of [adoption marketing experts at Fiserv who can assist with proven best practices in driving paperless adoption](#).

"The key to achieving ROI with electronic billing and payment is to not only focus on a robust solution set at the biller's website, but to also complement it with other value added capabilities like consolidator services and ongoing marketing and adoption programs," said Roth.

For more than 25 years, Fiserv has delivered products that have defined the EBP marketplace and have enabled billers to achieve some of the highest adoption rates in the industry. With Biller Direct HV, billing organizations benefit from Fiserv's

EBP knowledge, operational expertise and state of the art data centers, as well as Fiserv's ongoing investments to drive innovation in bills and payments.

[Biller Direct HV is part of a family of EBP Solutions](#) that can deliver a full range of capabilities via the billing organization's web site - from online payment only to full EBP; from hosted services to licensed software; from B2C implementation to incorporating B2B capabilities. The EBP Solutions suite is built upon a proven platform that has delivered electronic bills online for more than 400 companies in 29 countries, representing thousands of consumer brands and most of the bills common to a U.S. household.

For more information on solutions for billing organizations, please visit [www.fiserv.com/billers](http://www.fiserv.com/billers).

**About Fiserv, Inc.**

Fiserv, Inc. (NASDAQ:FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrates its 25th year in 2009. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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